

SECURE DATA TRANSMISSION FROM UNSECURED INPUT ENVIRONMENTS

ABSTRACT

5 An apparatus, business method and program product for selectively providing
access to a service facility such as a financial institution or bank. Client access codes
(passwords, PINs) are maintained by the service facility in a database. When a client
seeks access to the service facility, e.g., access to the client's account, a random sequence
of character is generated and passed to the client. The client responds with an offset that
when combined with the random character sequence is the client's access code. The
10 client sends the code to the service facility and is granted access to the client's account.
Optionally, the service facility may specify an intended relationship between the offset
and the random character sequence, e.g., the offset is added/subtracted from the random
character sequence. For additional security, dummy characters may be embedded in the
random character sequence.